

HCSB FINANCIAL CORPORATION

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 2805375	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$760	\$787	3.6%		
Loans	\$494	\$446	-9.7%		
Construction & development	\$96	\$90	-6.0%		
Closed-end 1-4 family residential	\$105	\$101	-3.6%		
Home equity	\$20	\$21	6.4%		
Credit card	\$0	\$0			
Other consumer	\$15	\$11	-23.4%		
Commercial & Industrial	\$61	\$55	-10.2%		
Commercial real estate	\$157	\$130	-17.4%		
Unused commitments	\$55	\$42	-22.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$136	\$182	33.5%		
Asset-backed securities	\$0	\$7			
Other securities	\$33	\$76	129.2%		
Cash & balances due	\$45	\$12	-72.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$13			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$13			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$709	\$746	5.2%		
Deposits	\$579	\$633	9.2%		
Total other borrowings	\$127	\$111	-12.6%		
FHLB advances	\$119	\$104	-12.3%		
Equity					
Equity capital at quarter end	\$51	\$41	-18.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$8	\$8	NA		
Performance Ratios					
Tier 1 leverage ratio	6.5%	4.9%	--		
Tier 1 risk based capital ratio	9.4%	7.7%	--		
Total risk based capital ratio	10.6%	9.0%	--		
Return on equity ¹	-9.8%	-72.4%	--		
Return on assets ¹	-0.7%	-4.2%	--		
Net interest margin ¹	2.9%	2.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	32.5%	57.5%	--		
Loss provision to net charge-offs (qtr)	155.0%	115.6%	--		
Net charge-offs to average loans and leases ¹	2.4%	5.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	4.7%	16.7%	2.0%	4.0%	--
Closed-end 1-4 family residential	3.0%	6.3%	0.1%	2.1%	--
Home equity	0.0%	0.1%	0.5%	0.9%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.1%	0.1%	0.2%	0.6%	--
Commercial & Industrial	1.2%	1.8%	0.4%	0.2%	--
Commercial real estate	7.8%	0.2%	0.5%	0.1%	--
Total loans	4.7%	5.7%	0.6%	1.4%	--